

**UNITED STATES BANKRUPTCY COURT  
Northern District of California**

In Re: Michael S. Juncker  
Debtor(s)

Case No.: 09-33544 DM 7  
Chapter: 7

**NOTICE OF REQUIREMENT TO FILE DEBTOR'S CERTIFICATION OF COMPLETION OF  
INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT  
(Official Form 23)**

Notice is hereby given that, subject to limited exceptions, each debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. §§ 727). Pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, each debtor must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23).

Debtor(s) must file Official Form 23 within 45 days after the first date set for the meeting of creditors under §§ 341(Interim Rule Bankruptcy Procedure 1007(c)). Failure to file the certification may result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 23, the debtor(s) may be required to pay the full reopening fee due for filing the motion.

Dated: 12/30/09

For the Court:

Gloria L. Franklin  
Clerk of Court  
United States Bankruptcy Court